

Murphy-Moore Ex. C



Dept. 12421
PO Box 603
Oaks, PA 19456



07-03-2010

2346-3417

#BWNHLTH
#0000 0853 5261 1512#
CRAIG MOORE
25 CRATER LAKE DR
CORAM, NY 11727-2006

Contact Information: Tel (888) 327-7774

Hours of Operation: M-Th 6am - 7:30pm MST
Fri 6am - 5pm;
Sat 6am - 11am;

Current Owner: Midland Funding LLC
Original Creditor: GE MONEY BANK

MCM Account No.: 8535261151
Current Balance: \$509.00
Payment Due Date: 08-17-2010

Dear CRAIG MOORE,

Midland Funding LLC recently purchased your GE MONEY BANK account and Midland Credit Management, Inc. ("MCM"), a debt collection company, is the servicer of this obligation.

Do you just want to be free of this debt? Well, now is your opportunity, and it is very easy. Just enclose \$509.00 in the envelope provided, along with the detachable payment coupon below and this debt will be **PAID IN FULL!**

What's In It For You?

- An updated status submitted to the credit bureaus that the debt is "Paid in Full."*
- No further collection activity on this account.
- Free-of-charge, a letter sent to you that confirms that you have no further obligation on this account.

If you need more personal service or have questions, call to speak with one of our Account Managers today at (888) 327-7774.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Midland Credit Management, Inc.
(888) 327-7774

Please tear off and return lower portion with payment in envelope provided

Thank You!

CRAIG MOORE
25 CRATER LAKE DR
CORAM, NY 11727-2006

MCM Account Number: 8535261151

Amount Due: \$509.00

Make Check Payable to: Midland Credit
Management, Inc.

Payment Due Date: 08-17-2010



Midland Credit Management, Inc.
P.O. Box 60578
Los Angeles, CA 90060-0578



12 8535261151 2 0050900 081710 1

Important Disclosure Information

**Please understand this is a communication from a debt collector. This is an attempt to collect a debt.
Any information obtained will be used for that purpose.**

The records associated with the account purchased from GE MONEY BANK reflect that you are obligated on this account, which is in default with a Current Balance of \$509.00. As the owner of this account, but subject to the rights described below, Midland Funding LLC is entitled to payment of this account. All communication regarding this account should be addressed to MCM and not the previous owner.

Unless you notify MCM within thirty (30) days after receiving this notice that you dispute the validity of the debt, or any portion thereof, MCM will assume this debt to be valid.

If you notify MCM, in writing, within thirty (30) days after receiving this notice that the debt, or any portion thereof, is disputed, MCM will obtain verification of the debt or a copy of a judgment (if there is a judgment) and MCM will mail you a copy of such verification or judgment.

If you request, in writing, within thirty (30) days after receiving this notice, MCM will provide you with the name and address of the original creditor.

If an attorney represents you with regard to this debt, please refer this letter to your attorney. Likewise, if you are involved in an active bankruptcy case, or if this debt has been discharged in a bankruptcy case, please refer this letter to your bankruptcy attorney so that we may be notified.

Please remember, even if you make a payment within 30 days after receiving this notice, you still have the remainder of the 30 days to exercise the rights described above.

* We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. No credit reporting will occur if the federal reporting period has expired.

Please send any correspondence relating to any credit reporting* of this account to:
MCM CREDIT REPORTING DEPARTMENT, 8875 Aero Drive, Suite 200, San Diego, CA 92123.
PLEASE RETAIN THIS ADDRESS FOR ANY ISSUES RELATING SOLELY TO THE CREDIT REPORTING OF
YOUR ACCOUNT.

New York City Department of Consumer Affairs License Number 1140603, 1207829, 1207820, 1227728.



Return Mail Only - No Correspondence

Dept. 12421
 PO Box 603
 Oaks, PA 19456

STATEMENT		
MCM Account #: 8535261151		Previous Balance: \$504.03
Original Account #: [REDACTED] 1387		Interest Rate: 15.00%
Statement Date: 11-09-2010	Due Date: 12-09-2010	Accrued Interest: \$31.52
Midland Funding Current Owner: LLC	Original Creditor: GE MONEY BANK	Current Balance: \$535.55
Due Date	Date Received	Transactions
12-09-2010	11-09-2010	<p>The above-referenced account was purchased by Midland Funding LLC and is serviced by Midland Credit Management, Inc. ("MCM"). The balance of \$535.55 is due now.</p> <p>Please direct all correspondence to: Midland Credit Management, Inc.</p>
		Current Balance: \$535.55

Please understand this communication is from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

New York City Department of Consumer Affairs License Number 1140603, 1207829, 1207820, 1227728.

MAIL PAYMENTS TO: P.O. Box 60578, Los Angeles, CA 90060-0578

MAIL CORRESPONDENCE BUT NO PAYMENTS TO: MCM's business address at
8875 Aero Drive, Suite 200, San Diego, CA 92123